In the Claims

Applicant has submitted a new complete claim set showing marked up claims with insertions indicated by underlining and deletions indicated by strikeouts and/or double bracketing.

Please cancel claims 1-13, 18-55, 60-78, 87-101, and 106-131 without prejudice or disclaimer.

Please amend pending claims 14, 16, 56, 58, 59, 79-82, and 84 as noted below.

1-13.   (Canceled)

14.   (Currently amended) An apparatus, comprising:

a housing;

at least one memory, supported by the housing, that stores transaction information for at least one media;

a user authenticator, supported by the housing, that authenticates an identity of a user of the apparatus <u>so as to enable release of an embedded identification code of the apparatus that is unique to the apparatus and that enables a device receiving the embedded identification code to authenticate the identity of the apparatus</u>; and

at least one output, supported by the housing, that, after the user authenticator has authenticated the identity of the user, releases ~~an~~ <u>the</u> embedded identification code of the apparatus from the housing ~~that enables a device receiving the embedded identification code to authenticate the identity of the apparatus~~.

15.   (Original) The apparatus of claim 14, further comprising at least one controller supported by the housing and coupled to each of the user authenticator, the at least one memory, and the at least one output, the at least one controller being configured such that, after the user authenticator has authenticated the identity of the user, the at least one controller causes the embedded identification code to be released from the housing via that at least one output.

16.   (Currently amended) A method, comprising steps of:

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storing transaction information for at least one media in a memory of a first device;

using the first device to authenticate an identity of a user; and

after authenticating the identity of the user with the first device, releasing an embedded identification code from the first device that is unique to the first device and that enables a second device receiving the embedded identification code to authenticate the identity of the first device.

17.   (Original) The method of claim 16, further comprising steps of:

receiving the identification code with the second device; and

authorizing a transaction request by the first device based on the received identification code.

18-55. (Canceled)

56.   (Currently amended) An apparatus, comprising:

a housing;

a user authenticator, supported by the housing, that authenticates an identity of a user;

at least one memory, supported by the housing, that stores first transaction secure information identifying at least one account issued by at least one for a first media and second transaction non-secure information concerning the device's holder or issuer for a second media; and

at least one output, supported by the housing, that releases the first transaction secure information only after the user authenticator has authenticated the identity of the user, and that releases the second non-secure information without requiring the user authenticator to have authenticated the identity of the user.

57.   (Original) The system of claim 56, wherein the user authenticator comprises means for authenticating the identity of the user by analyzing a bio-metric feature of the user.

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58.   (Currently amended) The system of claim 56, further comprising at least one controller supported by the housing and coupled to each of the user authenticator, the at least one memory, and the at least one output, the at least one controller being configured to cause the ~~first transaction~~ secure information to be released via the at least one output only after the user authenticator has authenticated the identity of the user, and to cause the ~~second~~ non-secure information to be released via the at least one output without requiring the user authenticator to have authenticated the identity of the user.

59.   (Currently amended) A method, comprising steps of:

storing in at least one memory of a device ~~first transaction~~ secure information identifying at least one account issued by at least one ~~for a first~~ media and ~~second transaction~~ non-secure information concerning the device's holder or issuer ~~for a second media in at least one memory of a device~~;

using the device to authenticate an identity of ~~a~~ the user of the device;

releasing the ~~first transaction~~ secure information only after the identity of the user has been authenticated; and

releasing the ~~second transaction~~ non-secure information without requiring the identity of the user to be authenticated.

60-78. (Canceled)

79.   (Currently amended) A system, comprising:

a first device; and

a second device including a user-authenticator for authenticating an identity of a user and having the first device releasably attached thereto such that, when the first device is attached to the second device and after the user-authenticator has authenticated the identity of the user, the second device can cause the first device to ~~generate~~ embody a machine-readable code after the first device is detached from the second device, the second device including at least one controller configured so as to be capable, during only a predetermined, finite window of time, of causing the first device to ~~generate~~ embody the machine-readable code, the beginning and ending

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points of the finite window of time being determined without regard to when the first device is attached to the second device.

80.   (Currently amended) The system of claim 79, wherein the machine-readable code is ~~generated as a simulated magnetic stripe~~ embodied on the first device so as to be readable by a magnetic stripe reader.

81.   (Currently amended) The system of claim 79, wherein the machine-readable code is ~~generated~~ embodied as a bar code on the first device.

82.   (Currently amended) The system of claim 79, wherein the at least one controller is configured to cause the first device to ~~generate~~ embody the machine-readable code for only a finite, predetermined period of time.

83.   (Previously amended) A method, comprising a step of:

configuring a first device such that the first device is capable, during only a predetermined, finite window of time, of causing a second device, which is separable from the first device, to generate a machine-readable code.

84.   (Currently amended) The method of claim 83, wherein the step of configuring the first device comprises configuring the first device such that the first device is capable of causing the second device to generate the machine-readable code ~~as a simulated magnetic stripe on the second device~~ so as to be readable by a magnetic stripe reader.

85.   (Previously amended) The method of claim 83, wherein the step of configuring the first device comprises configuring the first device such that the first device is capable of causing the second device to generate the machine-readable code as a bar code on the second device.

86-101.   (Canceled)

102.   (Previously added) The apparatus of claim 14, wherein the transaction information comprises information that identifies at least one particular media issued by a particular media issuer.

103.   (Previously added) The method of claim 14, wherein the transaction information comprises an account number that identifies the at least one media.

104.   (Previously added) The method of claim 16, wherein the transaction information comprises information that identifies at least one particular media issued by a particular media issuer.

105.   (Previously added) The method of claim 16, wherein the transaction information comprises an account number that identifies the at least one media.

106-131.   (Canceled)

132.   (Previously added) The apparatus of claim 56, wherein the first transaction information comprises information that identifies the first media and the second transaction information comprises information that identifies the second media.

133.   (Previously added) The apparatus of claim 56, wherein the first transaction information comprises a first account number that identifies the first media and the second transaction information comprises a second account number that identifies the second media.

134.   (Previously added) The method of claim 59, wherein the first transaction information comprises information that identifies the first media and the second transaction information comprises information that identifies the second media.

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135. (Previously added) The method of claim 59, wherein the first transaction information comprises a first account number that identifies the first media and the second transaction information comprises a second account number that identifies the second media.

136. (Previously added) The method of claim 83, further comprising steps of:

using the first device to cause the second device to generate the machine-readable code; and

separating the second device, with the machine-readable code generated thereon, from the first device.

137. (Previously added) The method of claim 136, wherein the step of using the first device to cause the second device to generate the machine-readable code comprises generating the machine-readable code on the second device so that the second device holds the machine-readable code for only a predetermined, finite period of time.

138. (New) A method, comprising steps of:

(A) storing at least first account information for a first media issued by a first media issuer and second account information for a second media issued by a second media issuer in a database so that the first account information and the second account information exist simultaneously in the database;

(B) establishing a communication link between a controller associated with the database and a portable electronic device distinct and remotely located from the database, and transferring at least the first account information and the second account information from the database to a memory of the portable electronic device via the communication link so that at least the first account information and the second account information are caused to exist simultaneously in the memory of the portable electronic device;

(C) transporting the portable electronic device to a vicinity of a first point-of-sale (POS) terminal;

(D) when the portable electronic device is in the vicinity of the first POS terminal, manipulating a user input of the portable electronic device to select the first media for use in a first transaction at the first POS terminal;

(E) releasing at least a portion of the first account information from the portable electronic device to the first POS terminal so as to authorize the first transaction;

(F) transporting the portable electronic device to a vicinity of a second POS terminal;

(G) when the portable electronic device is in the vicinity of the second POS terminal, manipulating the user input on the portable electronic device to select the second media for use in a second transaction at the second POS terminal; and

(H) releasing at least a portion of the second account information from the portable electronic device to the second POS terminal so as to authorize the second transaction.

139.   (New) The method of claim 138, wherein:

the step (E) comprises causing a token to embody at least the portion of the first account information, and separating the token from the portable electronic device so that, after separation, the token may interface with the first POS terminal to transfer at least the portion of the first account information to the first POS terminal; and

the step (H) comprises causing the token to embody at least the portion of the second account information, and separating the token from the portable electronic device so that, after separation, the token may interface with the second POS terminal to transfer at least the portion of the second account information to the second POS terminal.

140.   (New) The method of claim 139, further comprising steps of:

(I) employing a user-authenticator included in the first portable electronic device to authenticate an identity of a user of the first portable electronic device; and

(J) enabling each of the steps (E) and (H) to be performed only after the user authenticator has authenticated the identity of the user.

141.   (New) The method of claim 140, wherein the step (I) comprises:

measuring a biometric characteristic of the user of the portable electronic device; and

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comparing the measured biometric characteristic with a representation of a biometric characteristic stored in memory of the portable electronic device.

142.   (New) The method of claim 138, further comprising steps of:

(I) employing a user-authenticator included in the first portable electronic device to authenticate an identity of a user of the first portable electronic device; and

(J) enabling each of the steps (E) and (H) to be performed only after the user authenticator has authenticated the identity of the user.

143.   (New) The method of claim 142, wherein the step (I) comprises: measuring a biometric characteristic of the user of the portable electronic device; and

comparing the measured biometric characteristic with a representation of a biometric characteristic stored in memory of the portable electronic device.

144.   (New) The method of claim 138, wherein the first and second media issuers are unrelated.

145.   (New) The method of claim 138, further comprising steps of:

(A) storing at least third account information for a third media issued by a third media issuer and fourth account information for a fourth media issued by a fourth media issuer in the database so that the first account information, second account information, third account information, and fourth account information exist simultaneously in the database;

(B) establishing a communication link between the controller associated with the database and a second portable electronic device distinct and remotely located from the database, and transferring at least the third account information and the fourth account information from the database to a memory of the second portable electronic device via the communication link so that at least the third account information and the fourth account information are caused to exist simultaneously in the memory of the second portable electronic device;

(C) transporting the second portable electronic device to a vicinity of a third point-of-sale (POS) terminal;

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(D) when the second portable electronic device is in the vicinity of the third POS terminal, manipulating a user input of the second portable electronic device to select the third media for use in a third transaction at the third POS terminal;

(E) releasing at least a portion of the third account information from the second portable electronic device to the third POS terminal so as to authorize the third transaction;

(F) transporting the second portable electronic device to a vicinity of a fourth POS terminal;

(G) when the second portable electronic device is in the vicinity of the fourth POS terminal, manipulating the user input on the second portable electronic device to select the fourth media for use in a fourth transaction at the fourth POS terminal; and

(H) releasing at least a portion of the fourth account information from the second portable electronic device to the fourth POS terminal so as to authorize the fourth transaction.

146.   (New) A method, comprising steps of:

(A) storing a first version of information including at least first account information for a first media issued by a first media issuer and second account information for a second media issued by a second media issuer in a memory of a portable electronic device so that at least the first account information and the second account information exist simultaneously in the memory;

(B) storing a second version of information including at least the first account information and the second account information in a database distinct and remotely located from the portable electronic device so that at least the first account information and the second account information exist simultaneously in the database;

(C) transporting the portable electronic device to a vicinity of a first point-of-sale (POS) terminal;

(D) when the portable electronic device is in the vicinity of the first POS terminal, manipulating a user input on the portable electronic device to select the first media for use in a first transaction at the first POS terminal;

(E) releasing at least a portion of the first account information from the portable electronic device to the first POS terminal so as to authorize the first transaction;

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(F) transporting the portable electronic device to a vicinity of a second POS terminal;

(G) when the portable electronic device is in the vicinity of the second POS terminal, manipulating the user input on the portable electronic device to select the second media for use in a second transaction at the second POS terminal;

(H) releasing at least a portion of the second account information from the portable electronic device to the second POS terminal so as to authorize the second transaction;

(I) altering one of the first version of information stored in the memory of the portable electronic device and the second version of information stored in the database; and

(J) establishing a communication link between a controller associated with the database and the portable electronic device, and communicating commands between the controller associated with the database and the portable electronic device that cause the alteration in the one of the first version of information stored in the memory of the portable electronic device and the second version of information stored in the database to be reflected in the other of the first version of information stored in the memory of the portable electronic device and the second version of information stored in the database.

147.   (New) The method of claim 146, wherein:

the step (E) comprises causing a token to embody at least the portion of the first account information, and separating the token from the portable electronic device so that, after separation, the token may interface with the first POS terminal to transfer at least the portion of the first account information to the first POS terminal; and

the step (H) comprises causing the token to embody at least the portion of the second account information, and separating the token from the portable electronic device so that, after separation, the token may interface with the second POS terminal to transfer at least the portion of the second account information to the second POS terminal.

148.   (New) The method of claim 147, further comprising steps of:

(K) employing a user-authenticator included in the portable electronic device to authenticate an identity of a user of the portable electronic device; and

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(L) enabling each of the steps (E) and (H) to be performed only after the user authenticator has authenticated the identity of the user.

149.   (New) The method of claim 148, wherein the step (K) comprises: measuring a biometric characteristic of the user of the portable electronic device; and

comparing the measured biometric characteristic with a representation of a biometric characteristic stored in memory of the portable electronic device.

150.   (New) The method of claim 146, further comprising steps of:

(K) employing a user-authenticator included in the portable electronic device to authenticate an identity of a user of the portable electronic device; and

(L) enabling each of the steps (E) and (H) to be performed only after the user authenticator has authenticated the identity of the user.

151.   (New) The method of claim 150, wherein the step (K) comprises: measuring a biometric characteristic of the user of the portable electronic device; and

comparing the measured biometric characteristic with a representation of a biometric characteristic stored in memory of the portable electronic device.

152.   (New) The method of claim 146, wherein the first and second media issuers are unrelated.

153. (New) A system, comprising

a network server comprising a database and a database controller associated therewith, the database having stored therein so as to be accessible by the database controller at least first account information for a first media issued by a first media issuer and second account information for a second media issued by a second media issuer; and

a portable electronic device, distinct and remotely located from the network server, comprising a device controller, a memory, a user input device, and an output, the device controller being configured to establish a communication link with the network server and to

enable a transfer of at least the first account information and the second account information from the database to the memory of the portable electronic device via the communication link, the device controller being further configured to select one of the first media and the second media for use in a transaction at a point-of-sale (POS) terminal in response to manipulation of the user input device, and to cause the output of the portable electronic device to release to the POS terminal at least a portion of the one of the first account information and the second account information that corresponds to the selected one of the first media and the second media.

154.   (New) The system of claim 153, wherein the output comprises a port and a token releasably retained therein, and wherein the device controller is configured to cause the token to embody at least the portion of the one of the first account information and the second account information that corresponds to the selected one of the first media and the second media so that, after the token is released from the port, the token may interface with the POS terminal to transfer the information embodied by the token to the POS terminal.

155.   (New) The system of claim 154, wherein the portable electronic device further comprises a user-authenticator to authenticate an identity of a user of the portable electronic device, and the device controller is configured to enable the token embodying the one of the first account information and the second account information to be released from the port only after the user authenticator has authenticated the identity of the user.

156.   (New) The method of claim 155, wherein the user authenticator is configured to analyze a biometric characteristic of the user.

157.   (New) The system of claim 153, wherein the portable electronic device further comprises a user-authenticator to authenticate an identity of a user of the portable electronic device, and the device controller is configured to cause the output of the portable electronic device to release at least the portion of the one of the first account information and the second account information that corresponds to the selected one of the first media and the second media only after the user authenticator has authenticated the identity of the user.

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158.   (New) The method of claim 157, wherein the user authenticator is configured to analyze a biometric characteristic of the user.

159.   (New) The system of claim 153, wherein the first and second media issuers are unrelated.

160. (New) A system, comprising

a network server comprising a database and a database controller associated therewith, the database having stored therein a first version of information including at least first account information for a first media issued by a first media issuer and second account information for a second media issued by a second media issuer; and

a portable electronic device, distinct and remotely located from the network server, comprising a device controller, a memory, a user input device, and an output, the memory having stored therein a second version of information including at least the first account information and the second account information, the device controller being configured to establish a communication link with the network server and to enable communication of commands between the database controller and the device controller that cause alterations in one of the first version of information stored in the database and the second version of information stored in the memory to be reflected in the other of the first version of information stored in the database and the second version of information stored in the memory, the device controller being further configured to select one of the first media and the second media for use in a transaction at a point-of-sale (POS) terminal in response to manipulation of the user input device, and to cause the output of the portable electronic device to release to the POS terminal at least a portion of the one of the first account information and the second account information that corresponds to the selected one of the first media and the second media.

161.   (New) The system of claim 160, wherein the output comprises a port and a token releasably retained therein, and wherein the device controller is configured to cause the token to embody at least the portion of the one of the first account information and the second account

information that corresponds to the selected one of the first media and the second media so that, after the token is released from the port, the token may interface with the POS terminal to transfer the information embodied by the token to the POS terminal.

162.   (New) The system of claim 161, wherein the portable electronic device further comprises a user-authenticator to authenticate an identity of a user of the portable electronic device, and the device controller is configured to enable the token embodying the one of the first account information and the second account information to be released from the port only after the user authenticator has authenticated the identity of the user.

163.   (New) The system of claim 162, wherein the user authenticator is configured to analyze a biometric characteristic of the user.

164.   (New) The system of claim 160, wherein the portable electronic device further comprises a user-authenticator to authenticate an identity of a user of the portable electronic device, and the device controller is configured to cause the output of the portable electronic device to release at least the portion of the one of the first account information and the second account information that corresponds to the selected one of the first media and the second media only after the user authenticator has authenticated the identity of the user.

165.   (New) The system of claim 164, wherein the user authenticator is configured to analyze a biometric characteristic of the user.

165.   (New) The system of claim 160, wherein the first and second media issuers are unrelated.

166.   (New) The system of claim 80, wherein the beginning and ending points of the finite window of time are determined without regard to when the second device is powered on.

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167.   (New) The system of claim 80, wherein the beginning and ending points of the
finite window of time are determined without regard to when the user-authenticator authenticates
the identity of the user.

168. (New) A system, comprising:

a database having stored therein at least first account information for a first media issued
by a first media issuer and second account information for a second media issued by a second
media issuer; and

means for establishing a communication link between a controller associated with the
database and a portable electronic device distinct and remotely located from the database, and for
transferring at least the first account information and the second account information from the
database to a memory of the portable electronic device via the communication link so that at
least the first account information and the second account information are caused to exist
simultaneously in the memory of the portable electronic device;

means for selecting one of the first media and the second media for use in a transaction at
a point-of-sale (POS) terminal; and

means for releasing at least a portion of one of the first account information and the
second account information that corresponds to the selected one of the first media and the second
media from the portable electronic device to the POS terminal so as to authorize the transaction.

169.   (New) A system, comprising:

a portable electronic device comprising a memory having stored therein a first version of
information including at least first account information for a first media issued by a first media
issuer and second account information for a second media issued by a second media issuer,
means for selecting one of the first media and the second media for use in a transaction at a
point-of-sale (POS) terminal, and means for releasing at least a portion of one of the first account
information and the second account information that corresponds to the selected one of the first
media and the second media from the portable electronic device to the POS terminal so as to
authorize the transaction; and

a database, distinct and remotely located from the portable electronic device, having stored therein a second version of information including at least the first account information and the second account information; and

means for establishing a communication link between a controller associated with the database and the portable electronic device, and for causing alterations in one of the first version of information stored in the portable electronic device and the second version of information stored in the database to be reflected in the other of the first version of information stored in the portable electronic device and the second version of information stored in the database.

170.   The method of claim 139, wherein the step (E) further comprises causing the token to embody at least the portion of the first account information so that at least the portion of the first account information can be read from the token by a magnetic stripe reader.

171.   The method of claim 170, wherein the step (E) further comprises causing a simulated magnetic stripe to be generated on the token.

172.   The method of claim 147, wherein the step (E) further comprises causing the token to embody at least the portion of the first account information so that at least the portion of the first account information can be read from the token by a magnetic stripe reader.

173.   (New) The method of claim 172, wherein the step (E) further comprises causing a simulated magnetic stripe to be generated on the token.

174.   (New) The system of claim 154, wherein the device controller is further configured to cause the token to embody at least the portion of the one of the first account information and the second account information that corresponds to the selected one of the first media and the second media so that the information embodied by the token may be read by a magnetic stripe reader included in the POS terminal.

175.   (New) The system of claim 174, wherein the device controller is further configured to cause the token to generate a simulate magnetic stripe that represents at least the portion of the one of the first account information and the second account information that corresponds to the selected one of the first media and the second media.

176.   (New) The system of claim 161, wherein the device controller is further configured to cause the token to embody at least the portion of the one of the first account information and the second account information that corresponds to the selected one of the first media and the second media so that the information embodied by the token may be read by a magnetic stripe reader included in the POS terminal.

177.   (New) The system of claim 176, wherein the device controller is further configured to cause the token to generate a simulate magnetic stripe that represents at least the portion of the one of the first account information and the second account information that corresponds to the selected one of the first media and the second media.

178.   (New) The system of claim 80, wherein the first device is configured to generate a simulated magnetic stripe representing the machine readable code.

179.   (New) The method of claim 84, wherein the step of configuring the first device further comprises configuring the first device such that the first device is capable of causing the second device to generate a simulated magnetic stripe that represents the machine readable code.